

Information to identify the case:

Debtor 1 **Rheannon Elisa Castrucci**

Social Security number or ITIN **xxx-xx-3285**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Southern District of Ohio**

Case number: **1:19-bk-11658**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rheannon Elisa Castrucci

8/20/19

By the court: Beth A. Buchanan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Southern District of OhioIn re:
Rheannon Elisa Castrucci
DebtorCase No. 19-11658-bab
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0648-1

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 18

Date Rcvd: Aug 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2019.

db +Rheannon Elisa Castrucci, 116 North Ave, Cincinnati, OH 45215-2169
 19826053 +Affirm (Realreal), 225 Bush Street, San Francisco CA 94104-4215
 19826054 +Alliance Healthcare, 2123 Auburn Avenue, Cincinnati OH 45219-2906
 19826055 +Alltran Financial, PO Box 610, Sauk Rapids MN 56379-0610
 19826057 +Guardian Savings, 5901 Colerain Ave, Cincinnati OH 45239-6498
 19826060 +Radius Global Solutions LLC, 7831 Glenroy Road #250, Minneapolis MN 55439-3117
 19826063 +UC Health, PO Box 630911, Cincinnati OH 45263-0911
 19826065 +Zwicker & Associates PC, 80 Minuteman Road, Andover MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLSLUTSKY.COM Aug 21 2019 23:33:00 Norman L Slutsky, 10979 Reed Hartman Hwy,,
 Suite 212, Cincinnati, OH 45242-2855
 cr +EDI: RMSC.COM Aug 21 2019 23:33:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 cr +E-mail/Text: bankruptcy@huntington.com Aug 21 2019 20:00:56 The Huntington National Bank,
 PO Box 89424, Cleveland, OH 44101-6424
 19826056 +EDI: AMEREXPR.COM Aug 21 2019 23:33:00 American Express, P O Box 297814,
 Fort Lauderdale FL 33329-7814
 19826058 +E-mail/Text: bankruptcy@huntington.com Aug 21 2019 20:00:56 Huntington Bank,
 2361 Morse Rd, Columbus OH 43229-5891
 19826059 E-mail/Text: bnc@nordstrom.com Aug 21 2019 20:00:12 Nordstrom, P O Box 13589,
 Scottsdale AZ 85267-3589
 19827763 +EDI: PRA.COM Aug 21 2019 23:33:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 19826061 +EDI: RMSC.COM Aug 21 2019 23:33:00 Synchrony Bank (Gap), Attention: Bankruptcy Department,
 P O Box 965060, Orlando FL 32896-5060
 19826062 +EDI: WTRRN BANK.COM Aug 21 2019 23:33:00 Target Card Services, PO Box 660170,
 Dallas TX 75266-0170
 19826064 EDI: USBANKARS.COM Aug 21 2019 23:33:00 US Bank, Retail Payment Solutions Department,
 PO Box 5229, Cincinnati OH 45201

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2019 at the address(es) listed below:

Asst US Trustee (Cin) ustpreion09.ci.ecf@usdoj.gov
 Eric W Goering on behalf of Debtor Rheannon Elisa Castrucci eric@goering-law.com,
 eric@ecf.courtdrive.com
 Norman L Slutsky nslutsky@fuse.net, nslutsky@ecf.axosfs.com

TOTAL: 3